

**Information to identify the case:**

Debtor 1	<b>Steven C. Turner</b>	Social Security number or ITIN	xxx-xx-0779
	First Name Middle Name Last Name	EIN	-----
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	-----
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 23-10093-JAD			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Steven C. Turner

6/28/23

**By the court:** Jeffery A. Deller  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Steven C. Turner  
Debtor

Case No. 23-10093-JAD  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0315-1

User: admin

Page 1 of 3

Date Rcvd: Jun 28, 2023

Form ID: 318

Total Noticed: 30

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 30, 2023:

Recip ID	Recipient Name and Address
db	+ Steven C. Turner, 198 Evergreen Drive, Franklin, PA 16323-1950
15576192	+ Butler Medical Providers, PO Box 1549, Butler PA 16003-1549
15576193	+ Community Eye Care Specialists, 462 Fairmount Avenue, Jamestown NY 14701-2721
15575765	+ Elizabeth Turner, 198 Evergreen Drive, Franklin, PA 16323-1950
15575766	+ Extra, Attn: Bankruptcy, 150 Sutter Street, P.O. Box 372, San Francisco, CA 94104-0372
15575769	+ Google LLC, D/B/A YouTube, 901 Cherry Avenue, San Bruno, CA 94066-2914
15575770	+ Harmony Motter, Finance Director, 430 Thirteenth Street, Franklin, PA 16323-1317
15575772	+ National Fuel Gas, 241 Henderson Station Road, Stoneboro, PA 16153-4399
15576194	+ Renew Financial, P.O.Box 150, Scottsdale AZ 85252-0106
15575774	+ State Farm, P.O. Box 52265, Phoenix, AZ 85072-2265

TOTAL: 10

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
tr	+ EDI: QJBSPERO.COM	Jun 29 2023 04:21:00	Joseph B. Spero, 3213 West 26th Street, Erie, PA 16506-2507
smg	EDI: PENNDEPTREV	Jun 29 2023 04:21:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jun 29 2023 00:29:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Jun 29 2023 04:21:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jun 29 2023 00:29:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
15575758	+ EDI: CINGMIDLAND.COM	Jun 29 2023 04:21:00	AT&T, PO Box 10330, Fort Wayne, IN 46851-0330
15575759	+ EDI: BANKAMER.COM	Jun 29 2023 04:21:00	Bank of America, Attn: Bankruptcy, 4909 Savarese Circle, Tampa, FL 33634-2413
15575762	Email/Text: cfcbackoffice@contfinco.com	Jun 29 2023 00:29:00	Continental Finance Co, Attn: Bankruptcy, 4550 Linden Hill Rd, Ste 4, Wilmington, DE 19808
15575760	+ EDI: CAPITALONE.COM	Jun 29 2023 04:21:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
15575763	+ EDI: CCS.COM	Jun 29 2023 04:21:00	Credit Collection Services, Attn: Bankruptcy, 725 Canton St, Norwood, MA 02062-2609
15576196	Email/Text: bankruptcy@dcu.org		

District/off: 0315-1

User: admin

Page 2 of 3

Date Rcvd: Jun 28, 2023

Form ID: 318

Total Noticed: 30

		Jun 29 2023 00:37:00	Digital Federal Credit Union, 220 Donald Lynch Blvd, Marlborough MA 01752-0000
15575764	+ EDI: DISCOVER.COM		
		Jun 29 2023 04:21:00	Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025
15575767	+ EDI: AMINFOFP.COM		
		Jun 29 2023 04:21:00	First Premier Bank, Attn: Bankruptcy, Po Box 5524, Sioux Falls, SD 57117-5524
15575768	Email/Text: dgpfohl@galaxyfcu.com		
		Jun 29 2023 00:36:00	Galaxy F C U, 300 3rd St, Franklin, PA 16323
15575761	EDI: JPMORGANCHASE		
		Jun 29 2023 04:21:00	Chase Card Services, Attn: Bankruptcy, P.O. 15298, Wilmington, DE 19850
15575771	+ Email/Text: bknotification@loandepot.com		
		Jun 29 2023 00:37:00	LoanDepot, Attn: Bankruptcy, 26642 Towne Center, Foothill Ranch, CA 92610-2808
15575773	^ MEBN		
		Jun 29 2023 00:28:20	Spectrum, P.O. Box 6030, Carol Stream, IL 60197-6030
15576197	Email/Text: bankruptcy@sunrisecreditservices.com		
		Jun 29 2023 00:28:00	Sunrise Credit Services, Inc., P.O. Box 9100, Farmingdale, NY 11735-9100
15575775	+ EDI: RMSC.COM		
		Jun 29 2023 04:21:00	Synchrony/PayPal Credit, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15575776	+ Email/Text: Bankruptcy@TekCollect.com		
		Jun 29 2023 00:28:00	TekCollect Inc, Attn: Bankruptcy, Po Box 1269, Columbus, OH 43216-1269
15576195	^ MEBN		
		Jun 29 2023 00:27:43	UPMC Health Services, PO Box 371472, Pittsburgh PA 15250-7472
15575777	+ EDI: USAA.COM		
		Jun 29 2023 04:21:00	USAA Federal Savings Bank, Attn: Bankruptcy, 9800 Fredricksburg Rd, San Antonio, TX 78288-0002

TOTAL: 22

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		loanDepot.com, LLC
aty	*+	Joseph B. Spero, 3213 West 26th Street, Erie, PA 16506-2507

TOTAL: 1 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 30, 2023

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 28, 2023 at the address(es) listed below:

Name	Email Address
------	---------------

District/off: 0315-1

User: admin

Page 3 of 3

Date Rcvd: Jun 28, 2023

Form ID: 318

Total Noticed: 30

Brian Nicholas

on behalf of Creditor loanDepot.com LLC bnicholas@kmlawgroup.com

Brian C. Thompson

on behalf of Debtor Steven C. Turner bthompson@ThompsonAttorney.com  
blemon@thompsonattorney.com;bthompson@ecf.courtdrive.com;jbeers@thompsonattorney.com;kfinke@thompsonattorney.com;  
mrowe@thompsonattorney.com;thompson.brianr111424@notify.bestcase.com

Joseph B. Spero

on behalf of Trustee Joseph B. Spero sperofirm@sperolawoffice.com jspero@ecf.axosfs.com;legalmom18@hotmail.com

Joseph B. Spero

sperofirm@sperolawoffice.com jspero@ecf.axosfs.com;legalmom18@hotmail.com

Office of the United States Trustee

ustpreion03.pi.ecf@usdoj.gov

TOTAL: 5